

CLAIMS SHOWING AMENDMENTS 3-24-04

1. (Previously amended) A method of changing credits in payor accounts from financial transactions between a payor and a payee, said method using a computer program encoded on a computer readable medium that, when executed on a computer or processor, performs said method, said method comprising the steps of:

entering, in the form of data, a tendered amount into a station of a network controlled by the payee, said amount being greater than any amount due the payee;

subtracting, in the form of data, any amount due the payee from at least a portion of the tendered amount to obtain an additional amount;

transmitting, in the form of data, the additional amount to a separate station forming part of a network controlled by other than the payee and, within the separate station crediting, in the form of data, the additional amount into a payor account.

2. (Previously amended) A method as in claim 1, wherein the step of transmitting the additional amount includes the step of the payee crediting the additional amount to the payor account in the separate station of the network, wherein the separate station is in the hands of a central clearing entity, so that the payee remains neutral to the additional amount.

3. (Previously amended) A method as in claim 2, further comprising the step of printing out the status of said payor account.

4. (Previously amended) A method as in claim 1, wherein said payor account is one of a plurality of payor accounts, and further comprising assigning predetermined portions of at least one of said payor accounts into sub accounts identifying at least one of charities, banks, and other sub accounts after crediting the payor accounts.

5. (Previously amended) A method as in claim 2, wherein said payor account is one of a plurality of payor accounts, further comprising assigning predetermined portions of at least one of said payor accounts into sub accounts identifying at least one of charities, banks, and other sub accounts, at the time of crediting the payor accounts.

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15. (Previously amended) A method using a computer program encoded on a computer readable medium that, when executed on a computer or processor, performs the method, said method comprising:

a step of entering, in the form of data, and into a system, a base amount of at least one payment between a payor and a payee;

a step of changing, in the form of data, the balance of an operating account of the payor on the basis of the amount of the one transaction;

a step of automatically adjusting, in the form of data, the balance of the operating account, on the basis of the one transaction to form a rounder amount, and the balance of a rounder account of the payor on the basis of the automatic adjustment.

16. (Previously amended) A method as in claim 15, wherein the adjusting step is performed after each changing step.

17. (Previously amended) A method as in claim 15, wherein the adjusting step is performed after a plurality of changing steps.

18. (Previously amended) A method as in claim 15, wherein the step of adjusting the base amount occurs on contents of instructions entered in the system by said payor.

19. (Previously amended) A method as in claim 15, wherein the system is a computer system.

20. (Previously amended) A method as in claim 15, wherein said entering step is performed by the payee to the transaction, and the changing and adjusting steps are performed outside the control of payee.

21. (Previously amended) A method of modifying data in a payor account from a financial transaction between a payor and a payee, said method using a computer program encoded on a computer readable medium that, when executed on a computer or processor, performs the method, comprising:

entering data that identifies a credit or debit amount into a station controlled by the payee;

transmitting the data that identifies the credit or debit amount to a separate network controlled by other than the payee;

within the separate network, modifying the data associated with the payor account as a credit or debit; and

transferring any data representing a debit or credit back to the payee.

22. (Previously added) A method as in claim 21, wherein said entering of data occurs at a point of sale.

23. (Previously added) A method as in claim 21, wherein the transmitting of data is performed after each entering step.

24. (Previously added) A method as in claim 21, wherein the transmitting of data is performed after a plurality of entering steps.

25. (Previously amended) A method as in claim 21, wherein the payor account is one of a plurality of payor accounts, and wherein the step of modifying the data includes selecting the one or more payor accounts based on instructions that are entered in the system by said payor and that accompany the entering of data.

26. (Previously added) A method as in claim 21, wherein said transmitting of the data is performed by the payee, and the modifying and transferring are performed outside the control of the payee.

27. (Previously added) A method as in claim 22, wherein said entering and transmitting are performed by the payor, and the modifying and transferring are performed by a third party other than the payee.

28. (Previously added) A method as in claim 21, wherein the separate station, controlled by other than the payee, handles both data and cash.

29. (Previously amended) A method as in claim 21, wherein entering the data includes first entering data that identifies a credit amount into a payor account at the station controlled by the payee; at a later time entering data that identifies a debit amount into a station controlled by the payee.

30. (Previously amended) A method as in claim 21, wherein said payor account is an existing payor account.

31. (Previously amended) A method as in claim 21, wherein entering the data into a payor account occurs at multiple unrelated payees.

32. (Previously amended) A method as in claim 1, wherein any amount due is zero so that the additional amount is equal to the tendered amount and the additional

amount is transmitted to the separate station and so that the payor may add to a payor account without making a payment to the payee.

33. (Previously added) A method as in claim 1, wherein, in response to data signals from the separate station, the station controlled by the payee prints out a receipt for the payor concerning the data in the current credit or debit transaction and the overall balance in the payor account.

34. (Previously added) A method as in claim 1, further comprising, in response to payor data signals, transmitting data in the payor account back to the station controlled by the payee.

35. (Previously added) A method as in claim 1, further comprising, in response to payor data signals entered in the payee station, transmitting data in the payor account back to the station controlled by the payee.

36. (Previously Added) A method of changing credits in payor accounts from financial transactions between one or more payors and a payee, said method using a computer program encoded on a computer readable medium that, when executed on a computer or processor, performs said method, said method comprising the steps of:

entering, in the form of data, and into different stations of a network controlled by the payee and in different transactions, respective amounts each being greater than an amount due the payee;

for each entry and transaction and station, subtracting, in the form of data, any amount due the payee from at least a portion of the tendered amount to obtain an additional amount;

for each entry and transaction and station, transmitting, in the form of data, any additional amount to a separate station and, within the separate station crediting, in the form of data, the additional amount into a payor account.

37. (Previously Added) A method as in claim 36, wherein the separate station is part of the network controlled by the payee.

38. (Previously Added) A method as in claim 36, further comprising the step of printing out the status of said payor account.

39. (Previously Added) A method as in claim 36, wherein said payor account is one of a plurality of payor accounts, and further comprising assigning predetermined portions of at least one of said payor accounts into sub accounts identifying at least one of charities, banks, and other sub accounts after crediting the payor accounts.

40. (Previously Added) A method as in claim 36, wherein said separate station stores, in computer code, one or more payor accounts from one or more payors.

41. (Previously Added) A method of modifying data in a payor account from a financial transaction between one or more payors and a merchant using a point of sale terminal, said method using a computer program encoded on a computer readable medium that, when executed on a computer or processor, performs the method, comprising:

entering data that identifies a credit or debit amount into a point of sale terminal that receives data concerning a payor's purchases and other transactions, said point of sale terminal being controlled by the merchant;

transmitting the data that identifies the credit or debit amount to a separate network;

within the separate network, modifying the data associated with the payor account as a credit or debit; and

transferring any data representing a debit or credit back to the merchant.

42 (Previously Added) A method as in claim 41, further comprising the step of a second payor entering, in the form of data, a tendered amount into the point of sale terminal of a network controlled by the merchant, said amount being greater than an amount due the merchant for a sale;

subtracting, in the form of data, any amount due the merchant from at least a portion of the tendered amount of the second payor to obtain a second additional amount;

transmitting, in the form of data, any second additional amount to the separate network and, within the separate network crediting, in the form of data, the additional amount into a payor account of the second payor.

43. (Previously Added) A method as in claim 41, wherein the transmitting of data is performed after each entering step.

44. (Previously Added) A method as in claim 41, wherein the transmitting of data is performed after a plurality of entering steps.

45. (Previously Added) A method as in claim 41, wherein the payor account is one of a plurality of payor accounts, and wherein the step of modifying the data includes selecting the one or more payor accounts based on instructions that are entered in the system by said payor and that accompany the entering of data.

46. (Previously Added) A method as in claim 41, wherein said transmitting of the data is performed by the merchant, and the modifying and transferring are performed in the separate network in control of the merchant.

47. (Previously Added) A method as in claim 42, wherein said entering and transmitting are performed by the payor, and the modifying and transferring are performed in the separate network in control of the merchant.

48. (Previously Added) A method as in claim 41, wherein the separate station handles both data and cash.

49. (Previously Added) A method as in claim 41, wherein entering the data includes first entering data that identifies a credit amount into a payor account at the station controlled by the merchant; at a later time entering data that identifies a debit amount into a station controlled by the merchant.

50. (Previously Added) A method as in claim 41, wherein said payor account is an existing payor account.

51. (Previously Added) A method as in claim 41, wherein entering the data into a payor account occurs at multiple unrelated merchants.

52. (Previously Added) A method as in claim 41, wherein any amount due is zero so that the additional amount is equal to the tendered amount and the additional amount is transmitted to the separate station and so that the payor may add to a payor account without making a payment to the merchant.

53. (Previously Added) A method as in claim 41, wherein, in response to data signals from the separate station, wherein the station at which the tendered amount is entered prints out a receipt for the payor concerning the data in the current credit or debit transaction and the overall balance in the payor account.

54. (Newly added) A method as in claim 15, wherein the step of entering includes specifying whether the modifying of data in a payor account is a credit or debit.

55. (Newly added) A method as in claim 21, wherein the step of entering includes specifying whether the modifying of data in a payor account is a credit or debit.

56. (Newly added) A method as in claim 41, wherein the step of entering includes specifying whether the modifying of data in a payor account is a credit or debit.

57. (Newly added) A method as in claim 15, wherein the step of entering includes specifying that the modifying of data in a payor account is a debit.

58. (Newly added) A method as in claim 21, wherein the step of entering includes specifying that the modifying of data in a payor account is a debit.

59. (Newly added) A method as in claim 41, wherein the step of entering includes specifying that the modifying of data in a payor account is a debit.

60. (Newly added) A method as in claim 21, wherein the step of modifying the data associated with the payor account includes the account being a default account.

61. (Newly added) A system as in claim 21, including identifying the payor with a PIN number.

62. (Newly added) A system as in claim 21, wherein entering includes entering an identifier that identifies the payor electromagnetically using a sensor responsive to electromagnetic radiation.

63. (Newly added) A system as in claim 62, wherein said electromagnetic sensing uses a bar code reader.

64. (Newly Added) A method as in claim 21, wherein the step of entering data includes reading magnetic signals with a sensor responsive to magnetic signals.

65. (New) A method as in claim 64, wherein the step of entering a data includes reading magnetic signals from a smart card.

66. (New) A system as in claim 21, wherein entering data includes reading a credit or debit card.
